

Serial No.: 09/874,042  
Filed: June 6, 2001  
Art Unit: 3628

**Amendments to the Drawings:**

The attached sheets of drawings include changes to FIGs. 1, 6 and 7. These sheets, which include FIGs. 1, 6 and 7, respectively, replace the original sheets including FIGs. 1, 6 and 7, respectively. With regard to FIG. 1, it appears that the Examiner's copy may have been reproduced incorrectly as our original copy does not have the same defects noted by the Examiner, however, a replacement sheet with the correctly labelled item 16 and with the correctly numbered item 18 is attached. In FIG. 6, the previously omitted element 218 has been added and the items 202 and 204 have been switched as requested by the Examiner. In FIG. 7, the elements "DATA" and "SIGNATURE" have been assigned reference numbers.

Attachment: Replacement Sheets

Annotated Sheets Showing Changes

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### **REMARKS/ARGUMENTS**

Claims 1-24 are pending in this application. By this amendment, claims 1, 6, 13, 16, 18 and 24 have been amended and new claims 25-29 have been added. Claims 4, 5, 7, 8 and 17 have been cancelled without prejudice. The specification and drawings have been amended to correct typographical and clerical errors.

The Examiner has rejected claims 1-9, 11, 14, 16-21 and 24 under 35 U.S.C. 103(a) as being obvious based on Marcous et al. (U.S. Patent No. 5,650,604) in view of Cuervo (U.S. Patent No. 6,105,009). Other claims have been rejected over Marcous and Cuervo in view of additional references.

Applicant submits that Marcous is directed to the electronic transfer of cash or cash equivalent between a sender and recipient. However, Applicant submits that the system of Marcous is an account-based system that requires either the entry of account information (from which the funds are to be transferred) (see Abstract) or the creation of a holding account to hold the transferred funds (see Col. 6, line 64 to Col. 7, line 5). Marcous describes, for example at Col. 5, line 50 to Col. 6, line 20, that the system uses an authorization agent, which checks to determine that sufficient funds or credit exists in the referenced account. Marcous also indicates the "system of the present invention preferably

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permits customization to thereby allow the participating institutions to set their own approval limits for their customers" (Col. 6, lines 7-10). Further, Marcous indicates at Col. 7, lines 6-16, that the relevant financial institution providing approval "has committed to reimburse the owner of the ATM that will, in effect, be advancing funds on the sender's behalf when it dispenses cash to the recipient." As such, Applicant submits that Marcous is teaching a system in which a sender will have an account of some sort with a financial institution in which the funds will be held (even if only temporarily) until dispensed.

Applicant submits that Cuervo focuses on the dispensing of debit/credit cards from an ATM. Similarly to Marcous, Cuervo appears to rely on an account (line of credit) at a financial institution that each of the cards will be accessing. Cuervo only tangentially discusses transfers of funds.

The reliance on an account at a financial institution taught by Marcous and Cuervo is one of the issues that exemplary embodiments of the present application are intended to overcome. In some embodiments, the sender may present cash or cash equivalents (such as value from a stored value card) such that the funds are removed from the sender and the sender no longer has the send amount in the sender's account for later removal when the receiver receives the funds. As such, the funds can be sent in "real" time from a stored-value card of a sender to a stored-value card of a receiver such that the funds do not

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remain in the hands of the sender until the transaction is completed and, further, there is no need to later authorize/complete the transaction as in a system such as that of Marcous.

Claims 1, 16 and 24 have been amended to clarify this aspect of embodiments in the present application. Claims 6, 13 and 18 have been amended to clarify the claims. Applicant submits that the references do not teach or suggest all of the elements of amended claims 1, 16 and 24.

In particular, Applicant submits that none of the references, or a combination thereof, teaches or suggests at least the elements of: "receiving from a sender ... an amount of funds"; and "receiving at the dispensing center the amount of funds from the receiving center", as claimed for example in claim 16 and similarly claimed in claims 1 and 24. These elements highlight that no account is needed for either the sender or receiver because the funds are transferred immediately from the sender to the receiving center and are then transferred to the dispensing center on authentication of the verification ID protocol prior to being provided to the recipient. There is no need for credit to be extended to the sender by the receiving center or to the receiving center by the dispensing center. Since the verification ID and amount of funds can be accessed through a network, a recipient can attend at any of various types of financial terminals, including ATMs, debit card readers, credit card readers, and receive funds directly onto an existing financial card or (where available) receive funds on a new financial card.

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Based on the foregoing, Applicant submits that claims 1, 16 and 24 are in condition for allowance. Claims 2, 3, 6 and 9-15 and 18-23 depend from one of claims 1 and 16 and for at least similar reasons, as well as the additional elements included therein, are also in condition for allowance.

For example, regarding dependent claim 18, Applicant submits that Marcous does not teach or suggest that a sender specifies the location of the funds to be dispensed to the recipient. Applicant submits that it may be useful to specify a specific location or locations for fund receipt. For example, geographical location information can provide increased convenience. Or, if the recipient is a student or minor, the funds might be available only from a dispensing location in a school. For business users, the funds may be transferred to a particular city or hotel for specific uses during a business trip. In the present application, the sender can choose a location rather than just indicating that funds are available from the ATM network.

New claims 25-29 have been added to further clarify the scope of the application. Claims 25-29 depend from one of claims 1 and 16 and for at least similar reasons, as well as the additional elements therein, are believed to be in condition for allowance.

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**Conclusion:**

In view of the foregoing amendments and remarks it is respectfully submitted that this application is in condition for allowance. Favourable consideration and prompt allowance are earnestly solicited.

Respectfully submitted,



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Annotated Sheet Showing Changes

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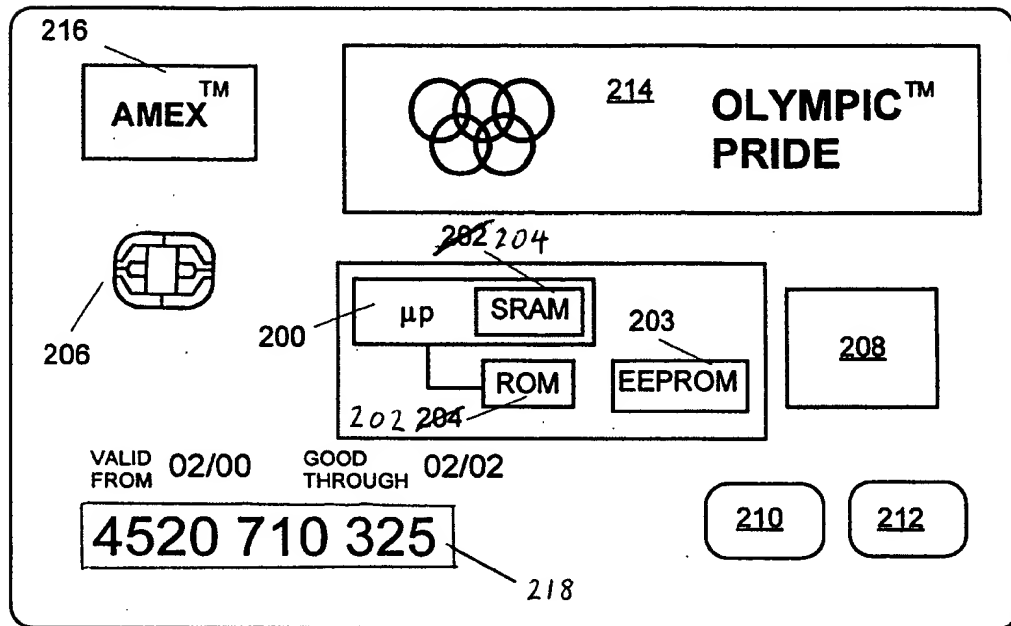


FIG. 6

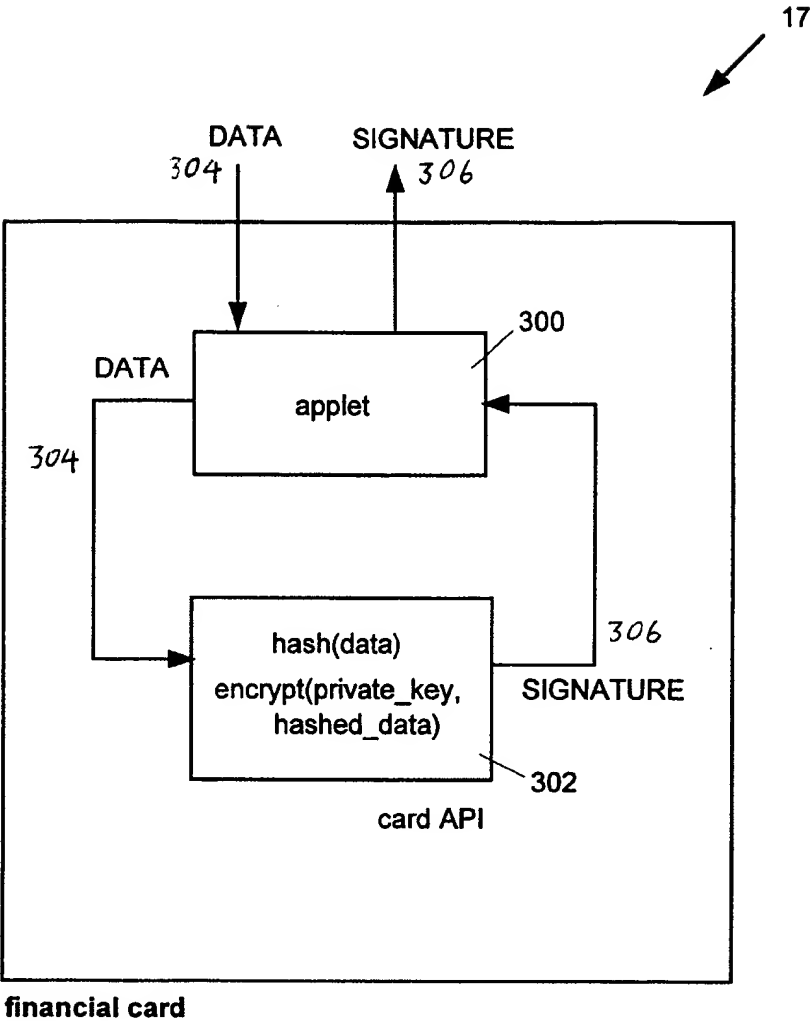


FIG. 7